

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 1/5/11 and was converted to a case under chapter 7 on 6/21/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffery Michael Gerritsen  
1023 North 1300 West  
Salt Lake City, UT 84116

Amber Dee Gerritsen  
1023 North 1300 West  
Salt Lake City, UT 84116

Case Number:  
11-20137 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-4762  
xxx-xx-8673

Attorney for Debtor(s) (name and address):

Justin M. Myers  
Justin M. Myers, Attorney-at-Law, LLC  
1194 W. South Jordan Pkwy.  
Suite A  
South Jordan, UT 84095  
Telephone number: 801-572-0504

Bankruptcy Trustee (name and address):

Gary E. Jubber tr  
Fabian & Clendenin  
215 South State Street  
Suite 1200  
Salt Lake City, UT 84111  
Telephone number: (801) 531-8900

**Meeting of Creditors**

Date: **July 31, 2013**

Time: **11:30 AM**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/30/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 6/24/13

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Jeffery Michael Gerritsen  
 Amber Dee Gerritsen  
 Debtors

Case No. 11-20137-JTM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: ma  
 Form ID: rab9a

Page 1 of 3  
 Total Noticed: 47

Date Rcvd: Jun 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2013.

db/jdb +Jeffery Michael Gerritsen, Amber Dee Gerritsen, 1023 North 1300 West,  
 Salt Lake City, UT 84116-3636  
 aty +Armand J. Howell, Matheson Mortensen Olsen & Jeppson, 648 East 1st South,  
 Salt Lake City, UT 84102-1589  
 aty +David B. Boyce, 2115 Dallin Street, Salt Lake City, UT 84109-1116  
 aty Gale K. x3Francis, Office of the Attorney General, 160 East 300 South, Fifth Floor,  
 P.O. Box 140874, Salt Lake City, UT 84114-0874  
 aty Gale K. x5Francis, Office of the Attorney General, 160 East 300 South, Fifth Floor,  
 P.O. Box 140874, Salt Lake City, UT 84114-0874  
 aty +Justin M. Myers, Justin M. Myers, Attorney-at-Law, LLC, 1194 W. South Jordan Pkwy., Suite A,  
 South Jordan, UT 84095-5508  
 aty +Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 aty +R. Craig Schneider, Office of Chief Counsel, IRS, 150 E. Social Hall Avenue, Suite 313A,  
 Salt Lake City, UT 84111-1565  
 tr +Gary E. Jubber tr, Fabian & Clendenin, 215 South State Street, Suite 1200,  
 Salt Lake City, UT 84111-2323  
 cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
 Tucson, AZ 85712-1083  
 7504409 +BAC Home Loans Servicing, L.P. FKA, Countrywide Home Loans Servicing, L.P.,  
 C/O Matheson, Mortensen, Olsen & Jeppson, 648 East 100 South, Salt Lake City, UT 84102-1584  
 7504408 +BAC Home Loans Servicing, L.P. FKA, Countrywide Home Loans Servicing, L.P.,  
 Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414,  
 Attn: Bankruptcy Department  
 7441739 +Bank of America, PO Box 650070, Dallas, TX 75265-0070  
 7441740 +Best Buy, PO Box 9312, Minneapolis, MN 55440-9312  
 8437269 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
 Tucson, AZ 85712-1083  
 7441743 +Comfort Care Kids, PO Box 30015 Dept 71, Salt Lake City, UT 84130-0015  
 7441744 Home Depot Credit Services, P.O. Box 6028, The Lakes, NV 88901-6028  
 7441748 +Nationwide Credit, INC., PO Box 26314, Lehigh Valley, PA 18002-6314  
 7441751 +Progressive Financial Services, 1919 W. Fairmont, Suite B, Tempe, AZ 85282-3194  
 7441759 World Financial Bank, PO Box 182125, Jeffersonville, OH 43128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: IRS.COM Jun 25 2013 01:53:00 Internal Revenue Service,  
 150 Social Hall Ave., Suite 313A, Salt Lake City, UT 84111-1534  
 cr +EDI: UTAHTAXCOMM.COM Jun 25 2013 01:53:00 Utah State Tax Commission, Attn Bankruptcy Unit,  
 210 North 1950 West, Salt Lake City, UT 84134-9000  
 7538186 +EDI: OPHSUBSID.COM Jun 25 2013 01:53:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 7518098 +EDI: OPHSUBSID.COM Jun 25 2013 01:48:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 7658923 +EDI: RESURGENT.COM Jun 25 2013 01:53:00 CR Evergreen II, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 7441741 +EDI: CAPITALONE.COM Jun 25 2013 01:53:00 Capital One, PO Box 60599,  
 City of Industry, CA 91716-0599  
 7441742 +EDI: CHASE.COM Jun 25 2013 01:53:00 Chase, PO Box 94014, Palatine, IL 60094-4014  
 7505210 +EDI: CHASE.COM Jun 25 2013 01:53:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 8099926 +EDI: RESURGENT.COM Jun 25 2013 01:53:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 7482237 +EDI: BASSASSOC.COM Jun 25 2013 01:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
 7441745 +EDI: IRS.COM Jun 25 2013 01:53:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 7441747 +EDI: LTDFINANCIAL.COM Jun 25 2013 01:53:00 LTD Financial Services,  
 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
 7441749 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 25 2013 03:12:02 NCO Financial Systems,  
 507 Prudential Rd., Horsham, PA 19044-2368  
 8104862 +EDI: OPHSUBSID.COM Jun 25 2013 01:53:00 Oak Harbor Capital II, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 7441750 +EDI: PRA.COM Jun 25 2013 01:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk, VA 23541  
 7606366 +EDI: PRA.COM Jun 25 2013 01:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 7466628 +E-mail/Text: bncmail@w-legal.com Jun 25 2013 03:10:35 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 7441752 +EDI: WTRRNBNK.COM Jun 25 2013 01:53:00 Target Corporation, 1000 Niccollet Mall,  
 Minneapolis, MN 55403-2467  
 7441753 +E-mail/Text: bankruptcy@truwest.org Jun 25 2013 02:30:07 Tru West Credit Union, PO Box 3489,  
 Scottsdale, AZ 85271-3489  
 7441754 +EDI: URSI.COM Jun 25 2013 01:53:00 United Recovery, PO Box 722929, Houston, TX 77272-2929  
 7441755 +EDI: UTAHTAXCOMM.COM Jun 25 2013 01:53:00 Utah State Tax Commission, 210 North 1950 West,  
 Salt Lake City, UT 84134-9000

District/off: 1088-2

User: ma  
Form ID: rab9a

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Total Noticed: 47

Date Rcvd: Jun 24, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8796702 +EDI: OPHSUBSID.COM Jun 25 2013 01:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
7441756 +EDI: AFNIVZWIRE.COM Jun 25 2013 01:48:00 Verizon Wireless, PO BOX 26055,  
Minneapolis, MN 55426-0055  
7441757 +EDI: RMSC.COM Jun 25 2013 01:53:00 Walmart, PO BOX 530927, Atlanta, GA 30353-0927  
7441758 +EDI: WFFC.COM Jun 25 2013 01:48:00 Wells Fargo Card Services, PO BOX 30086,  
Los Angeles, CA 90030-0086  
7450337 +EDI: WFFC.COM Jun 25 2013 01:48:00 Wells Fargo Financial National Bank, 4137 121st Street,  
Urbandale, IA 50323-2310  
7598355 EDI: ECAST.COM Jun 25 2013 01:48:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7441746 ##Lane Bryant, P.O. Box 856132, Louisville, KY 40285-6132

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

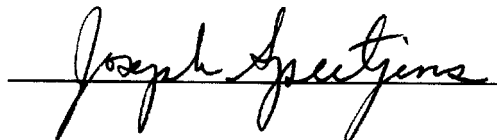
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2013

Signature:



District/off: 1088-2

User: ma  
Form ID: rab9a

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Total Noticed: 47

Date Rcvd: Jun 24, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2013 at the address(es) listed below:

Armand J. Howell on behalf of Creditor BAC Home Loans Servicing, L.P. FKA Countrywide Home Loans Servicing, L.P. howell@mnojlaw.com, howell@mathesonhowell.com  
David B. Boyce on behalf of Creditor Bank of America, N.A. dave@boycelawfirm.com  
Gale K. x3Francis on behalf of Creditor Utah State Tax Commission txbk@utah.gov  
Gale K. x5Francis on behalf of Creditor Utah State Tax Commission txbk@utah.gov  
Gary E. Jubber tr gjubber@fabianlaw.com,  
UT07@ecfcbis.com;mparks@fabianlaw.com;ccarlson@fabianlaw.com  
Justin M. Myers on behalf of Joint Debtor Amber Dee Gerritsen justinmyerslaw@gmail.com,  
justinmyerslaw1@gmail.com;justinmyerslaw0@gmail.com  
Justin M. Myers on behalf of Debtor Jeffery Michael Gerritsen justinmyerslaw@gmail.com,  
justinmyerslaw1@gmail.com;justinmyerslaw0@gmail.com  
Kevin R. Anderson tr kanderson@ch13kra.com, lneebing@ch13kra.com  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
R. Craig Schneider on behalf of Creditor Internal Revenue Service  
randall.c.schneider@irscounsel.treas.gov  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 12